

## CLAIMS

1. A method of billing a communications network user for goods or services associated with the transport of packet traffic from that communications network into a packet communications network, each packet having an address, wherein the method comprises; providing a set of rules, and determining from said rules and each packet address, a respective billing tariff and account for that packet.

2. A method as claimed in claim 1, wherein account details for network users and providers of goods and services are stored in a common accounts database.

3. A method as claimed in claim 2, wherein transfers of credit between accounts stored in the accounts database are determined from coupons generated for each transaction.

4. A method as claimed in claim 3, wherein network users have prepaid and postpaid accounts.

5. A method as claimed in claim 4, wherein each user account is accorded a respective credit limit.

6. A method as claimed in claim 5, wherein a user validation is performed prior to completion of a transaction.

7. A method as claimed in claim 6 wherein the network is a wireless network.

8. A method of on-line shopping in which the cost of goods or services purchased by a customer are debited to that customer's pre-paid or postpaid account with a network operator, and a corresponding credit is applied to an account held by the provider of those goods or services.

9. A method as claimed in claim 8, wherein a transaction charge is retained by the operator.

10. A method as claimed in claim 9, wherein a supplier of goods or services is credited with a portion of the network operator's revenue for the transport of packet traffic relating to a transaction.

11. A method of providing combined billing of a communications packet network user for the delivery of communications services to that user and for the on-line purchase of goods and services by the user via the communications network, wherein the method comprises; providing a set of rules, and determining from said rules and each packet address, a respective billing tariff and account for that packet.

12. A method as claimed in claim 11, wherein network users have prepaid and postpaid accounts.

13. A method as claimed in claim 12, wherein each user account is accorded a respective credit limit.

14. A method as claimed in claim 13, wherein a supplier of goods or services is credited with a portion of the network operator's revenue for the transport of packet traffic relating to a transaction.

15. A method as claimed in claim 14, wherein said network comprises a wireless network.

16. Software in machine readable form on a storage medium and arranged to perform the method of claim 15.

17. Apparatus for billing a communications network user for goods or services associated with the transport of packet traffic from that communications network into a packet communications network, the apparatus comprising:

means for providing each packet with an address, a store having a set of rules, and

a packet analyzer for determining from said rules and each packet address, a respective billing tariff and account for that packet.

18. Apparatus as claimed in claim 17, wherein network users have prepaid and postpaid accounts.

5 19. Apparatus as claimed in claim 18, wherein each user account is accorded a respective credit limit.

20. Apparatus as claimed in claim 19, wherein said network comprises a wireless network.